

## MICHAEL H. KRIMMINGER

Mr. Krimminger is Deputy to the Chairman for Policy with the Federal Deposit Insurance Corporation. He serves as the Chairman's advisor and directs policy initiatives on a wide variety of banking and financial institution crisis and resolution, mortgage finance, international coordination, capital markets, and legal issues. He co-chairs the Basel Committee on Banking Supervision's Cross Border Resolutions Working Group, which recently issued its recommendations for international infrastructure improvements, and the Basel Committee and International Association of Deposit Insurer's working group that developed Core Principles for Effective Deposit Insurance Systems.

Mr. Krimminger is a graduate of the University of North Carolina and received his J.D., with Distinction, from Duke University School of Law. Mr. Krimminger has published a number of analyses of banking and insolvency issues. Recent publications include "It's Alive!" – Mortgage Risk Reborn: Issues and Possible Solutions," "Adjusting the Rules: What Bankruptcy Reform Will Mean for Financial Market Contracts," and "Controlling Moral Hazard in Bank Resolutions: Comparative Policies & Considerations in System Design."